

26. An automated teller banking system comprising:

a remote access unit having:

a first user-depressable button;

a memory configured to store user identification data, including track one and track two data;

a low-power wireless transmitter; and

a controller configured to control the wireless transmitter to transmit the user identification data stored in the memory in direct response to a manual depression of the first user-depressable transmit button, without any verification of user identification data;

data formatting logic configured to format the user identification data, the data formatting logic being disposed to receive input from both the controller and the memory and to generate an output for the wireless transmitter; and

an automated teller banking machine having:

a receiver configured to receive wireless transmissions from a remote access unit;

a mechanism for reading information from a magnetic strip of a banking card;

data formatting logic disposed to receive an output from both the mechanism for reading information and the receiver; and

logic to verify account information for a user and an account identified by the user identification information; and

a network coupled to the automated teller banking machine for communicating account information, user information, and other information with a remotely-located database.

27. The system as defined by claim 26, wherein the remote access device is further configured to transmit a function code to the automated teller banking machine and wherein the data formatting logic of the automated teller banking machine is configured to identify a unique function associate with the received function code.

28. The system as defined by claim 26, further including additional user-depressable buttons, wherein the remote access unit is further configured to transmit a function code that is unique to each user-depressable button, wherein a message transmitted by the remote access unit includes the user-identification information concatenated with the function code, wherein the unique function codes define functions selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.

29. A system for providing cardless access to a financial transaction machine comprising:

a remote access device having a single user-depressable button, a memory configured to store user identification data, including track one and track two data and a function code, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data and function code in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data;

an automated financial transaction machine having a magnetic card reader and receiving means for receiving data transmitted from the remote access device via electromagnetic waves, and data formatting means responsive to outputs from both the receiving means and card reading

means for obtaining user identification information therefrom; and

a network for communicating user identification data and account information with a remote location.

30. A remote access unit comprising:

a plurality of user-depressable buttons;

a memory configured to store user identification data;

a low-power wireless transmitter; and

control logic configured to control the wireless transmitter to transmit the user identification data stored in the memory in direct response to a manual depression of a user-depressable button;

data formatting logic configured to format a message for transmission from the wireless transmitter, the data formatting logic configured to format a message comprising a concatenation of the user identification data and a function code, wherein a unique function code is associated with each distinct user-depressable button.

31. The remote access unit as defined by claim 30, wherein the unique function codes define functions selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.